

### **Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

#### **Listing of Claims:**

Claim 1 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining ~~[[if]]~~ that the customer qualifies for presentment of a supplemental information item ~~based upon qualification information, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer by transmitting a request to a customer relationship management system and receiving a response from the customer relationship management system including information indicating that the customer qualifies for presentment of the supplemental information item;~~

generating a bill presentation including at least the received billing information and the supplemental information item; and

presenting the generated bill presentation to the customer~~[[;]]~~.

~~wherein determining if the customer qualifies for presentment of the supplemental information item includes transmitting a request to a customer relationship management system to determine if the customer qualifies for presentment of the supplemental information item and receiving a response from the customer relationship management system indicating one of 1) that the customer qualifies for presentment of the supplemental information item, or 2) that the customer does not qualify for presentment of the supplemental information item;~~

~~wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and~~

~~wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.~~

Claim 2 (Original) The method of claim 1, wherein the supplemental information item is one of an advertisement, an upsell offer or a cross-sell offer.

Claim 3 (Original) The method of claim 1, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller, and 2) prior customer behavior.

Claim 4 (Original) The method of claim 1, wherein:  
the generated bill is an electronic bill presentation; and  
the electronic bill is presented via a network.

Claim 5 (Cancelled)

Claim 6 (Previously Presented) The method of claim 1, wherein:  
the billing information is received from the biller by a bill aggregator;  
the customer relationship management system is maintained by the biller; and  
the generated bill presentation is presented by the bill aggregator.

Claim 7 (Currently Amended) The method of claim 1, wherein the customer is a first customer, further comprising:

receiving information indicating a customer response to the presented supplemental information item;  
modifying the qualification information based on the received customer response information;  
receiving billing information associated with a second customer of the biller;

determining [[if]] that the second customer qualifies for presentment of the supplemental information item based upon the modified information;

generating another bill presentation including at least the received billing information associated with a second customer and the supplemental information item; and

presenting the other generated bill presentation[[:]].

~~wherein, if the second customer is determined to qualify for presentment of the supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and~~

~~wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing information associated with the second customer and excludes the supplemental information item.~~

Claim 8 (Currently Amended) A method for presenting customer-specific supplemental information with billing information, comprising:

receiving billing information associated with a customer of a biller;

determining [[if]] that the customer qualifies for presentment of a first supplemental information item having a first priority;

determining [[if]] that the customer qualifies for presentment of a second supplemental information item having a second priority ~~different than the first priority~~, wherein one of the first priority and the second priority is higher than the other;

determining [[if]] that the first and the second supplemental information items [[can]] are not allowed to be presented together;

generating a bill presentation including at least the received billing information and one of the first and the second supplemental information items having the highest priority; and

presenting the generated bill presentation to the customer[[:]].

wherein each determination is based upon qualification information that does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer;

wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item;

wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item;

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority; and

wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items;

Claims 9-11 (Cancelled)

Claim 12 (Previously Presented) The method of claim 8, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the second supplemental information item can be presented with another

supplemental information item.

Claim 13 (Currently Amended) A system for presenting customer-specific supplemental information with billing information, comprising:

a first processor configured to transmit billing information associated with a customer of a biller; and

a second processor configured to 1) receive the transmitted billing information, 2) determine ~~[[if]]~~ that the customer qualifies for presentment of a supplemental information item ~~based upon qualification information, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer, by transmitting a request to a customer relationship management system and receiving a response from the customer relationship management system including information indicating that the customer~~ qualifies for presentment of the supplemental information item, 3) generate a bill presentation including at least the received billing information and the supplemental information item, and 4) present the generated bill presentation[[:]].

~~wherein, if the customer is determined to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and the supplemental information item; and~~

~~wherein, if the customer is determined not to qualify for presentment of the supplemental information item, the generated bill presentation includes the received billing information and excludes the supplemental information item.~~

Claim 14 (Original) The system of claim 13, wherein the supplemental information item is one of an advertisement, an upsell offer, or a cross-sell offer.

Claim 15 (Original) The system of claim 13, wherein the determination is based upon at least one of 1) a relationship between the customer and the biller, and 2) prior customer behavior.

Claim 16 (Original) The system of claim 13, wherein:

the generated bill presentment is an electronic bill; and  
the second processor is further configured to present the generated electronic bill via a network.

Claim 17 (Cancelled).

Claim 18 (Previously Presented) The system of claim 13, wherein:

the second processor is associated with a bill aggregator;  
the first processor is associated with the biller; and  
the customer relationship management processor is associated with the biller.

Claim 19 (Currently Amended) The system of claim 13, wherein:

the customer is a first customer; and  
the second processor is further configured to 1) receive information indicating a customer response to the presented supplemental information item, 2) modify the qualification information based on the received customer response information, 3) receive billing information associated with a second customer of the biller, 4) determine [[if]] that the second customer qualifies for presentment of the supplemental information item based upon the modified information, 5) generate another bill presentation including at least the received billing information associated with the second customer and the supplemental information item, and 6) present the generated bill presentation to the second customer[;]].

~~wherein, if the second customer is determined to qualify for presentment of the supplemental information item, the other generated bill presentation includes the received billing information associated with the second customer and the supplemental information item; and~~

~~wherein, if the second customer is determined not to qualify for presentment of the supplemental information item, the other generated bill presentation includes the billing~~

~~information associated with the second customer and excludes the supplemental information item;~~

Claim 20 (Currently Amended) A system for presenting customer-specific supplemental information with billing information, comprising:

a first processor configured to transmit billing information associated with a customer of a biller; and

a second processor configured to 1) receive the transmitted billing information, 2) determine ~~[[if]]~~ that the customer qualifies for presentment of a first supplemental information item having a first priority, 3) determine ~~[[if]]~~ that the customer qualifies for presentment of a second supplemental information item having a second priority ~~different from the first priority, wherein one of the first priority and the second priority is higher than the other,~~ 4) determine ~~[[if]]~~ that the first and the second supplemental information items ~~[[can]]~~ are not allowed to be presented together, 5) generate a bill presentation including at least the received billing information and one of the first and the second supplemental information items having a highest priority, and 6) present the generated bill presentation~~[[;]]~~.

~~wherein the second processor is further configured to make each determination based upon qualification information that does not include financial factors associated with received billing information, historical billing information associated with the customer, or credit information associated with the customer;~~

~~wherein, if the customer is determined to qualify for presentment of the first supplemental information item and not the second supplemental information item, the generated bill presentation includes the received billing information and the first supplemental information item and excludes the second supplemental information item;~~

~~wherein, if the customer is determined to qualify for presentment of the second supplemental information item and not the first supplemental information item, the generated bill presentation includes the received billing information and the second supplemental information item and excludes the first supplemental information item;~~

wherein, if the customer is determined to qualify for presentment of the first and the second supplemental information items and if the first and second supplemental information items are determined not to be presentable together, the generated bill presentation includes the received billing information and the one of the first and the second supplemental information items having a highest priority; and

wherein, if the customer is determined not to qualify for presentment of the first and the second supplemental information items, the generated bill presentation includes the received billing information and excludes the first and the second supplemental information items.

Claims 21-23 (Cancelled)

Claim 24 (Previously Presented) The system of claim 20, wherein the determination of whether the first and second supplemental information items can be presented together is based upon at least one of 1) availability of space to present both the first and the second supplemental information items, 2) stored information indicating whether the first supplemental information item can be presented with another supplemental information item, and 3) stored information indicating whether the second supplemental information item can be presented with another supplemental information item.

Claims 25-27 (Cancelled)

Claim 38 (New) A method for presenting customer-specific supplemental information with billing information, comprising:

transmitting a request that includes qualification information associated with at least one supplemental information item to a customer relationship management system;

receiving a response to the request that identifies at least one customer that qualifies for presentment of the at least one supplemental information item based on the qualification information;



subsequent to receiving the response, receiving billing information for the at least one customer;

generating a bill presentation for the at least one customer including at least the received billing information and the at least one the supplemental information item; and

presenting the generated bill presentation to the at least one customer.

Claim 39 (New) The method of claim 38, wherein the at least one supplemental information item comprises a first supplemental information item having a first priority and a second supplemental information item having a second priority, wherein one of the first priority and the second priority is higher than the other, and wherein the response to the request identifies at least one customer that qualifies for presentment of the first supplemental information item and the second supplemental information item, and further comprising:

determining that the first and the second supplemental information items are not allowed to be presented together, wherein the generated bill presentation includes one of the first and the second supplemental information items having the higher priority.

Claim 40 (New) The method of claim 38, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the at least one customer, or credit information associated with the at least one customer.

Claim 41 (New) The method of claim 38, wherein:

the generated bill presentation is an electronic bill presentation; and

the electronic bill presentation is presented via a network.

Claim 42 (New) The method of claim 38, wherein:

the customer relationship management system is maintained by a biller;

the billing information is received from the biller by a bill aggregator; and

the generated bill presentation is presented by the bill aggregator.

Claim 43 (New) A system for presenting customer-specific supplemental information with billing information, comprising a first processor configured to first 1) transmit a request that includes qualification information associated with at least one supplemental information item to a second processor comprising a customer relationship management system, and 2) receive a response from the request that identifies at least one customer that qualifies for presentment of the at least one supplemental information item based on the qualification information, then 3) receive billing information from a third processor for the at least one customer subsequent to receiving the response, 4) generate a bill a presentation for the at least one customer including at least the received billing information and the at least one supplemental information item, and 5) present the generated bill presentation to the at least one customer.

Claim 44 (New) The system of claim 43, wherein the at least one supplemental information item comprises a first supplemental information item having a first priority and a second supplemental information item having a second priority, wherein one of the first priority and the second priority is higher than the other, and wherein the response to the request identifies at least one customer that qualifies for presentment of the first supplemental information item and the second supplemental information item, and wherein the first processor further configured to:

determine that the first and the second information items are not allowed to be presented together, wherein the generated bill presentation includes one of the first and the second supplemental information items having the higher priority.

Claim 45 (New) The system of claim 43, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the at least one customer, or credit information associated with the at least one customer.

Claim 46 (New) The system of claim 43, wherein:  
the generated bill presentation is an electronic bill presentation; and  
the electronic bill presentation is presented via a network.

Claim 47 (New) The system of claim 43, wherein:  
the customer relationship management system is maintained by a biller;  
the billing information is received from the biller by a bill aggregator; and  
the generated bill presentation is presented by the bill aggregator.

Claim 48 (New) The method of claim 8, wherein determining if the customer qualifies for presentment of the first supplemental information and the second supplemental information is based upon qualification information that does not include financial factors associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer.

Claim 49 (New) The method of claim 8, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the at least one customer, or credit information associated with the at least one customer.

Claim 50 (New) The method of claim 8, wherein the generated bill presentation is an electronic bill presentation, and wherein the electronic bill presentation is presented via a network.

Claim 51 (New) The system of claim 20, wherein the second processor is further configured to determine if the customer qualifies for presentment of the first and the second supplemental information items based upon qualification information that does not include financial factors

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Filed: June 29, 2001  
Application No.: 09/893,597

associated with the received billing information, historical billing information associated with the customer, or credit information associated with the customer.

Claim 52 (New) The system of claim 20, wherein the qualification information does not include financial factors associated with the received billing information, historical billing information associated with the at least one customer, or credit information associated with the at least one customer.

Claim 53 (New) The system of claim 20, wherein the generated bill presentation is an electronic bill presentation, and wherein the electronic bill presentation is presented via a network.